

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF PUERTO RICO**

IN THE MATTER OF:

IVELISSE RIVERA PADILLA

CASE NO 17-01782-BKT

CHAPTER 13

---

**MOTION SUBMITTING AMENDED PLAN**

**TO THE HONORABLE COURT:**

Come now Debtor, represented by the undersigned attorney, and very respectfully avers and prays as follows:

1. On March 15, 2017, the debtor filed a Chapter 13 Plan under the provisions of the Bankruptcy Code.

2. The undersigned herein submits an amended Chapter 13 plan dated May 4, 2017.

3. A proposed amended plan dated May 4, 2017 is attached hereto. Under the modified plan the Debtor(s) would:

- TO DELETE DISPOSITION TO INSURANCE TO AUTO CASH
- TO PROVIDE TREATMENT TO GENERAL UNSECURED CLAIMS

**WHEREFORE** applicant prays from this Honorable Court to take notice of the aforementioned information and grant any appropriate relief.

**NOTICE:** Within fourteen (14) days after service as evidenced by the certification, and an additional three (3) days pursuant to Fed. R. Bank. P. 9006(f) if you were served by mail, any party against whom this paper has been served, or any other party to the action who objects to the relief sought herein, shall serve and file an objection or other appropriate response to this paper with the Clerk's office of the U.S. Bankruptcy Court for the District of Puerto Rico. If no objection or other response is filed within the time allowed herein, the paper will be deemed unopposed and may be granted

unless: (i) the requested relief is forbidden by law; (ii) the requested relief is against public policy; or (iii) in the opinion of the Court, the interest of justice requires otherwise.

**RESPECTFULLY SUBMITTED.**

In San Juan, Puerto Rico, this May 4, 2017.

**CERTIFICATE OF SERVICE:** I hereby certify that on this same date the foregoing motion was filed with the Clerk of the Court using the CM/ECF system, which will send notification of such filing to all CM/ECF participants. Furthermore, I certify that notification to all non CM/ECF participants of record are being notified by first class mail.

**EMG Despacho Legal, C.R.L.**  
Edificio La Electrónica  
Suite 201-A, Calle Bori 1608  
San Juan, Puerto Rico 00927  
Tel: (787) 753-0055  
e-mail: lcdomangual@gmail.com

**By: /s/Edgardo Mangual González**  
EDGARDO MANGUAL GONZÁLEZ  
USDC No. 223113

**By: /s/José L. Jiménez Quiñones**  
JOSE L. JIMENEZ QUINONES  
USDC No. 203808  
e-mail: lcdojosejimenez@gmail.com

UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF PUERTO RICO

IN RE: IVELISSE RIVERA PADILLA

BK. CASE # 17-01782-BKT

DEBTOR(S)

CHAPTER 13

**CHAPTER 13 PAYMENT PLAN**

**NOTICE:** • The following plan contains provisions which may significantly affect your rights. You should read this document carefully and discuss it with your attorney. When confirmed, the plan will bind the debtor and each creditor to its terms. Objections must be filed in writing with the Court and served upon the debtor(s), debtors' counsel, the Trustee and any other entity designated by the Court, at the 341 meeting of creditors or not less than fourteen (14) days prior to the scheduled confirmation hearing. For post confirmation Plan Modifications, objections must be filed and notified in the same manner within twenty one (21) days from its notification. • This plan does not allow claims. Any party entitled to receive disbursements from the Trustee must file a proof of claim. The Trustee will pay the allowed claims, as filed, provided for in the plan, unless disallowed or expressly modified by the Court and / or the terms of the plan. If no claim is filed, the Trustee will not pay a creditor provided for in the plan, unless ordered by the Court. If the Trustee is to make POST-PETITION REGULAR MONTHLY PAYMENTS to any Secured obligation, then a proof of claim must be filed including the following information: account number, address, due date and regular monthly payment. Secured creditor must notify any change in the monthly payment, at least twenty one (21) days prior to the effective date of new payment. Those post-petition monthly payments will not exceed the life of the plan. • See the notice of commencement of case for 341 meeting date and claims bar date, the latter is the date by which a proof of claim must be filed in order to participate of the plan distribution.

1. The future earnings of the Debtor(s) are submitted to the supervision and control of the Trustee and the Debtor(s) shall make payments to the Trustee:  
 directly  by payroll deductions, as hereinafter provided in the PAYMENT PLAN SCHEDULE.
2. The Trustee shall distribute the funds so received as hereinafter provided in the DISBURSEMENT SCHEDULE.
3. The Confirmation Order will not vest property of the Estate on Debtor(s) until the Order discharging Debtor(s) is entered.

PLAN DATED: \_\_\_\_\_

 AMENDED PLAN DATED: **May 4, 2017** PRE  POST-CONFIRMATIONFILED BY  DEBTOR  TRUSTEE  UNSECURED CREDITOR

I. PAYMENT PLAN SCHEDULE		
\$ 1,200.00	x 60	= \$ 72,000.00
\$ 0.00	x 0	= \$ 0.00
\$ 0.00	x 0	= \$ 0.00
\$ 0.00	x 0	= \$ 0.00
\$ 0.00	x 0	= \$ 0.00
TOTAL =	60	\$ 72,000.00

Additional Payments:

\$ \_\_\_\_\_ to be paid as a LUMP SUM  
within \_\_\_\_\_ with proceeds to come from

 Sale of property identified as follows: Other: \_\_\_\_\_

Periodic Payments to be made other than and in addition to the above.

\$ \_\_\_\_\_ x \_\_\_\_\_ = \$ \_\_\_\_\_  
To be made on: \_\_\_\_\_**PROPOSED PLAN BASE: \$ 72,000.00****II. ATTORNEY'S FEES**

To be treated as a § 507 Priority, and paid before any other creditor and concurrently with the Trustee's fees, unless otherwise provided:

- a. Rule 2016(b) Statement: \$ 3,000.00
- b. Fees Paid (Pre-Petition): (\$ 690.00)
- c. R 2016 Outstanding balance: (\$ 2,310.00)
- d. Post Petition Additional Fees: \$ \_\_\_\_\_
- e. Total Compensation: \$ \_\_\_\_\_

Signed: /s/ IVELISSE RIVERA PADILLA  
DEBTOR  
JOINT DEBTOR

**III. DISBURSEMENT SCHEDULE SEQUENCE**

- A. SECURED CLAIMS:  Debtor represents that there are no secured claims.  
 Secured creditors will retain their liens and shall be paid as follows:
- ADEQUATE PROTECTION Payments: Cr. **AUTO CASH\*** \$ **200.00**  
 Trustee will pay secured ARREARS:  
Cr. \_\_\_\_\_ Cr. \_\_\_\_\_ Cr. \_\_\_\_\_  
Acct. \_\_\_\_\_ Acct. \_\_\_\_\_ Acct. \_\_\_\_\_  
\$ \_\_\_\_\_ \$ \_\_\_\_\_ \$ \_\_\_\_\_
- Trustee will pay REGULAR MONTHLY PAYMENTS:  
(please refer to the above related notice, for important information about this provision)  
Cr. \_\_\_\_\_ Cr. \_\_\_\_\_ Cr. \_\_\_\_\_  
Acct. \_\_\_\_\_ Acct. \_\_\_\_\_ Acct. \_\_\_\_\_  
Monthly Pymt.\$ \_\_\_\_\_ Monthly Pymt.\$ \_\_\_\_\_ Monthly Pymt.\$ \_\_\_\_\_
- Trustee will pay IN FULL Secured Claims:  
Cr. **AUTO CASH** Cr. **COOP AGUADA** Cr. \_\_\_\_\_  
\$ **8,006.16** \$ **29,243.10** \$ \_\_\_\_\_
- Trustee will pay VALUE OF COLLATERAL:  
Cr. \_\_\_\_\_ Cr. \_\_\_\_\_ Cr. \_\_\_\_\_  
\$ \_\_\_\_\_ \$ \_\_\_\_\_ \$ \_\_\_\_\_
- Secured Creditor's interest will be insured. INSURANCE POLICY will be paid through plan:  
Cr. \_\_\_\_\_ Ins. Co. \_\_\_\_\_ Premium: \$ \_\_\_\_\_  
(Please indicate in "Other Provisions" the insurance coverage period)

 Debtor SURRENDERS COLLATERAL TO Lien Holder: **COOP A/C MOCA** Debtor will maintain REGULAR PAYMENTS DIRECTLY to:**B. PRIORITIES.** The Trustee will pay §507 priorities in accordance with the law [§1322 (a)(2)]. **DEPARTMENT OF TREASURY - PT, IRS****C. UNSECURED PREFERRED:** Plan  Classifies  Does not Classify claims Class A:  Co-debtor Claims:  Pay 100%  "Pay Ahead" Class B:  Other Class:

<input type="checkbox"/>	Cr. _____	<input type="checkbox"/>	Cr. _____
Cr. _____	\$ _____	Cr. _____	\$ _____
\$ _____	\$ _____	\$ _____	\$ _____

**D. GENERAL UNSECURED NOT PREFERRED:** (Case Liquidation Value = \$ 0.00) Will be paid 100% plus % Legal Interest.  Will be paid Pro-Rata from any remaining funds**OTHER PROVISIONS:**

\* For additional other provisions, please see attachment sheet(s).

ATTORNEY FOR DEBTOR: /s/ Lcdo. Edgardo Mangual Gonzalez Phone: 787-753-0055

IN RE: IVELISSE RIVERA PADILLA  
DEBTOR(S)BK. CASE # 17-01782-BKT  
CHAPTER 13**Chapter 13 Plan Continuation Sheet****Additional Other Provisions:**

In addition to the above-stated, creditors exist to whom adequate protection payments must be paid:

Creditor **COOP A/C AGUADA** will receive **\$200.00** in adequate protection.

Other provisions:

**ATTORNEY'S FEES TO BE PAID FIRST**

**ANY POST PETITION INCOME TAX REFUNDS THAT THE DEBTOR(S) WOULD BE ENTITLED TO RECEIVE DURING THE TERM OF THE PLAN WILL BE USED TO FUND THIS PLAN. AFTER ITS CONFIRMATION, AND WITHOUT FURTHER NOTICE, HEARING OR COURT ORDER, THE PLAN SHALL BE DEEMED MODIFIED BY THE INCREMENT(S) TO ITS BASED, IN AN AMOUNT EQUAL TO THE AMOUNT OF EACH INCOME TAX REFUNDS.**

**ADEQUATE PROTECTION PAYMENT TO COOP A/C DE AGUADA IN THE AMOUNT OF \$200. UNTIL CONFIRMATION OF THE PLAN. INSURANCE TO BE PROVIDED AT MATURITY DATE (DEC.2017) TO COOP A/C DE AGUADA BY EASTERN AMERICAN UNIVERSAL INSURANCE THROUGH THE PLAN BY TRUSTEE.**

**ADEQUATE PROTECTION PAYMENT TO AUTO CASH IN THE AMOUNT OF \$200. UNTIL CONFIRMATION OF THE PLAN.**

**EXECUTORY CONTRACT ASSUMED:** CARLA M. CARRILLO TORRES

**EXECUTORY CONTRACTS REJECTED:** CONSEJO DE TITULARES COND DANZA DEL SOL  
JOHANA PEREZ Y/O JOSE BRITO  
MANUEL SANTIAGO PEREZ

Label Matrix for local noticing

0104-3

Case 17-01782-BKT13

District of Puerto Rico

Old San Juan

Thu Mar 16 15:59:43 AST 2017

US Bankruptcy Court District of P.P.

Jose V Toledo Fed Bldg &amp; US Courthouse

300 Recinto Sur Street, Room 109

San Juan, PR 00901-1964

AES LOAN SERVICES

1200 NORTH 7 ST

HARRISBURG, PA 17102-1419

AUTO CASH

PO BOX 368001

SAN JUAN, PR 00936-8800

AUTO COLLECTION REPOSESSIONS INC

PO BOX 820

Moca, PR 00676-0820

AUTORIDAD DE CARRETERAS Y TRANSPORTACION

APARTADO 42007

San Juan, PR 00940-2007

AUTORIDAD DE ENERGIA ELECTRICA

P.O. BOX 363508

SAN JUAN, PR 00936-3508

BPPR

P.O. BOX 362708

SAN JUAN, PR 00936-2708

CARLOS JUAN RALAT AVILES

CUMBRES DE MIRADERO

593 CALLE 2

Mayaguez, PR 00680

COOP A/C AGUADA

PO BOX 543

AGUADA, PR 00602-0543

(p)MOCA COOP

PO BOX 1855

MOCA PR 00676-1855

Consejo De Titulares COND DANZA DEL SOL

20400 JOYUDA APARTADO ADM

CABO ROJO, PR 00623

DEPARTAMENTO DEL TRABAJO

SPECIAL PROCEDURE UNIT

505 MU OZ RIVERA PISO 12

SAN JUAN, PR 00918-3352

DEPARTMENT OF TREASURY - PT

PO BOX 9024140

SAN JUAN, PR 00902-4140

DTOP

AUT DE CARRETERAS Y TRANSPORTACION

PO BOX 11889

SAN JUAN, PR 00922-1889

DTOP

Y OBRAS PUBLICAS

PO BOX 11889

SAN JUAN, PR 00922-1889

Empresas Berrios

PO BOX 674

CIDRA, PR 00739-0674

GILMARIE COLON RALAT

7313 CALLE RAMON POWER

EDIF FULLANA APT 2B

Ponce, PR 00717-1505

INTERNAL REVENUE SERVICES

2970 MARKET STREET

MAIL STOP 5 Q-30.133

PHILADELPHIA, PA 19104-5002

IRS

PO BOX 7346

PHILADELPHIA, PA 19101-7346

JOSE BRITO

REGENCY PARK APT 18B

Guaynabo, PR 00969

Liberty Cablevision

PO BOX 192296

SAN JUAN, PR 00919-2296

NATIONAL COLLEGIATE TRUST

NCO FINANCIAL SYSTEMS, INC.

PO BOX 4941

TRENTON, NJ 08650-4941

PEREZ LAW OFFICE

PO BOX 3313

MAYAGUEZ, PR 00681-3313

RELIABLE FIN.

P.O. BOX 21382

SAN JUAN, PR 00928-1382

SALLIE MAE

LOAN SERVICING CENTER

PO BOX 9500

WILKES BARRE, PA 18773-9500

US DEPARTMENT OF EDUCATION

PO BOX 16448

Saint Paul, MN 55116-0448

EDGARDO MANGUAL GONZALEZ

EMG DESPACHO LEGAL, CRL.

EDIFICIO LA ELECTRONICA

SUITE 201-A, CALLE BORI 1608

SAN JUAN, PR 00927-6112

IVELISSE RIVERA PADILLA

381 AVE FELISA RINCON DE GAUTIER

COND PASEO MONTE, APTO. 802

SAN JUAN, PR 00926

JOSE RAMON CARRION MORALES

PO BOX 9023884

SAN JUAN, PR 00902-3884

MONSITA LECAROZ ARRIBAS  
OFFICE OF THE US TRUSTEE (UST)  
OCHOA BUILDING  
500 TANCA STREET SUITE 301  
SAN JUAN, PR 00901

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

COOP A/C MOCA  
PO BOX 1855  
MOCA, PR 00676

End of Label Matrix	
Mailable recipients	30
Bypassed recipients	0
Total	30